

Remarks

Reconsideration of this Application is respectfully requested.

Claims 1-50 are currently pending in this application, with claims 1, 2, 3, 36, 38, 43, 47, and 49 being independent. Claims 1-5, 8-11, 13, 15, 16, 19, 20-22, 24, 26, 27, 29, 30-32, 34, and 36-50 are sought to be amended. No new matter is believed to be added by these amendments, and their entry is respectfully requested.

Applicant respectfully requests that the Examiner reconsider all outstanding objections and rejections and that they be withdrawn.

Examiner Interview

Applicant's undersigned representative wish to thank the Examiner for the productive Examiner Interview conducted on October 16, 2002.

Rejections Under 35 U.S.C. §§ 102 and 103

In paragraphs 2-8 of the Office Action, the Examiner has rejected claims 1-50 under 35 U.S.C. §§ 102 and 103(a) as being unpatentable based on U.S. Patent No. 6,141,666 to Tobin, alone or in combination with U.S. Patent No. 5,852,811 to Atkins.

As discussed during the Examiner Interview, there are a number of technical differences between the claimed invention and the cited references. For example, Tobin and Atkins do not teach or suggest (alone or in combination) the feature of:

"replies having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity"

For at least these reasons, Applicant respectfully asserts that claims 1-50 are patentable over Tobin and Atkins. Applicant respectfully requests that the rejections under Sections 102 and 103 be reconsidered, and withdrawn.

Double Patenting Rejection

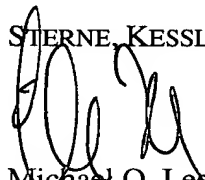
In paragraph 9 of the Office Action, the Examiner has rejected claims 1-50 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over U.S. Patent No. 5,987,434. Without acquiescing to the propriety of this rejection, Applicant will soon file a terminal disclaimer directed to U.S. Patent No. 5,987,434. Accordingly, Applicant respectfully asserts that this rejection has been fully addressed, and requests that it be withdrawn.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding rejections, and that they be withdrawn. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided. Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

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Version with markings to show changes made

In the Claims:

1. (Twice Amended) A method for automatically preparing [a] customized [reply to each response communication] replies to responses from [a plurality of clients] one or more consumer entities, [each response labeled to correspond to a labeled communication sent to each of the plurality of clients,] the method comprising:
 - [(a)] receiving [a plurality of] one or more responses from one or more consumer entities, [each response comprising a unique label to identify each response as coming from a particular client, response] said responses being in response to communications comprising offerings for one or more financial products or services [comprising non purchase response option information];
 - [(b)] [inputting response option information and corresponding client identification into an automated reply generation system;]
 - [(c)] preparing one or more replies for at least some of said responses, each of said replies [a reply] specific to [each response of the plurality of] one of said responses and customized for a consumer entity associated therewith, each of said replies having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity [using the automated reply generation system, each reply comprising a label corresponding to the unique label of its corresponding response]; and
 - [(d)] delivering [prepared] said replies to corresponding [clients] consumer entities.
2. (Twice Amended) A [system] method for automatically (i) preparing customized communications [each of] for a plurality of [clients] consumer entities, [the communications each presenting client response options

including non purchase response options,] and (ii) replying to [non purchase] responses from [clients] consumer entities with customized replies, the method comprising;

- [(a)] [using decision information to] automatically [select] selecting variable information [about each of a plurality of clients] related to an offering for one or more financial products or services, or related to a consumer entity, and automatically inserting the variable information [about each client] into a [client] communication, said communication comprising an offering for one or more financial products or services [the communication comprising client response options];
- [(b)] appending each [client] communication to a separate host communication to form a plurality of combined communications [, each of the combined communications comprising a client identifying label];
- [(c)] delivering each combined communication to a respective one of the plurality of [clients] consumer entities;
- [(d)] receiving [a plurality of] one or more responses from at least some consumer entities [, each response comprising an identifying label and response option information];
- [(e)] [inputting the response option information of each of the responses into a system for generating customized replies;]
- [(f)] preparing [a reply to each] one or more replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity [each reply directed to response option information and each reply comprising an identifying label]; and
- [(g)] delivering the [prepared] replies to [an appropriate one of each of the plurality of clients] associated consumer entities.

3. (Amended) A [system] method for automatically preparing customized communications [to each of] for a plurality of [clients] consumer entities, [each of the communications including a label and non purchase response options,] and replying to [non purchase] responses from [clients] consumer entities with customized replies, the method comprising:
- [(a)] [using decision information to] automatically [select] selecting variable information [about each of a plurality of clients] related to an offering for one or more financial products or services, or related to a consumer entity, to prepare a customized communication [uniquely labeled for each client] for each consumer entity, said communication comprising an offering for one or more financial products or services;
 - [(b)] delivering each [labeled] communication to a respective one of the plurality of [clients] consumer entities;
 - [(c)] receiving [a plurality of] one or more responses [, each response identified by a label as coming from one of the plurality of clients] from at least some consumer entities;
 - [(d)] [inputting response option information supplied in each of the responses into a system for generating customized replies;]
 - [(e)] preparing [a reply to each of] one or more replies for at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity [each reply directed to response option information selected by one of the plurality of clients, each reply labeled to correspond option information selected by one of the plurality of clients, each reply labeled to correspond to the label of its corresponding response]; and
 - [(f)] delivering [replies to each of the plurality of clients] said replies to associated consumer entities.

4. (Amended) The method of Claim 1, wherein [the labeled] each communication comprises information about a financial product or financial service.
5. (Amended) The method of Claim 1, wherein each response comprises a [the] unique label [of each response] that comprises a machine readable label.
8. (Amended) The method of Claim 1, [wherein the inputting comprises] further comprising the step of inputting [the] response option information into an automated reply generation system, [comprising a programmed computer.]
9. (Amended) The method of Claim [1] 8, wherein the preparing of [a reply] replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
10. (Amended) The method of Claim 1, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, hand, electrically, or telephonically.
11. (Amended) The method of Claim 1, wherein the receiving of the responses comprises receiving the responses by [telephone, facsimile transmission, hand delivery, or via the internet] mail, internet, facsimile transmittal, hand, electrically, or telephonically.
13. (Amended) The method of Claim 12, further comprising:
inputting the follow up responses into [the] an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

15. (Amended) The method of Claim 2, wherein the [labeled communication] communications each comprises information about a financial product or a financial service.
16. (Amended) The method of Claim 2, wherein each response comprises a [the] unique label [of each response] that comprises a machine readable label.
19. (Amended) The method of Claim 2, [wherein the inputting comprises] further comprising inputting [the] response option information into an automated reply generation system comprising a programmed computer.
20. (Amended) The method of Claim [2] 19, wherein the preparing of [a reply] replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
21. (Amended) The method of Claim 2, wherein the delivering of the replies comprises delivery by [mail, internet, facsimile transmittal, or telephonically] mail, internet, facsimile transmittal, hand, electrically, or telephonically.
22. (Amended) The method of Claim 2, wherein the receiving of the responses comprises receiving the responses by [telephone, facsimile transmission, hand delivery, or via the internet] mail, internet, facsimile transmittal, hand, electrically, or telephonically.
24. (Amended) The method of Claim 23, further comprising:
inputting the follow up responses into [the] an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies

26. (Amended) The method of Claim 3, wherein each response comprises a label [the label of each response] that comprises a machine readable label.
27. (Amended) The method of Claim [3] 26, wherein the machine readable label comprises a bar code.
29. (Amended) The method of Claim 3, [wherein the inputting comprises] further comprising inputting [the] response option information into an automated reply generation system comprising a programmed computer.
30. (Amended) The method of Claim [3] 29, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
31. (Amended) The method of Claim 3, wherein the delivering of the replies comprises delivery by [mail, internet, facsimile transmittal, or telephonically] mail, internet, facsimile transmittal, hand, electrically, or telephonically.
32. (Amended) The method of Claim 3, wherein the receiving of the responses comprises receiving the responses by [telephone, facsimile transmission, hand delivery, or via the internet] mail, internet, facsimile transmittal, hand, electrically, or telephonically.
34. (Amended) The method of Claim 33, further comprising:
inputting the follow up responses into [the] an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.
36. (Amended) A system for automatically preparing a reply to a response, [the response selected from a plurality of responses to individualized

communications to each of a plurality of clients, the system] comprising:
[using a computer programmed with decision information to analyze]
means for automatically analyzing [variable] information [in the response for a client]
pertinent to consumer entities who responded to communications comprising offerings
for one or more financial products or services;

means for automatically generating [a reply based on using the decision
information] one or more replies for at least some of said consumer entities based on said
analysis, each of said replies customized for a consumer entity associated therewith and
having consumer entity-customized content related to an offering for one or more
financial products or services, or related to the associated consumer entity; and

means for communicating the [generated reply to the client who sent the
response] replies to associated consumer entities.

37. (Amended) The system of Claim 36, further comprising labeling the
[reply to correspond to the response] replies to correspond to the
responses, the labels being machine-readable.

38. (Amended) A [system] method for automatically preparing [appropriate]
customized replies to responses to communications to [a plurality of
clients] one or more consumer entities, [the system] comprising:
[a computer programmed to generate communications to a plurality of
clients, the communications comprising variable information, and the communications
customized for clients based on decision information programmed in the computer;]
receiving one or more responses to communications from [a proportion of
the plurality of clients] one or more consumer entities, said communications having
offerings for one or more financial products or services;
preparing [a reply specific to a response received, for a plurality of
responses, using decision information programmed into the computer] one or more
replies to at least some of said responses, each of said replies customized for a consumer
entity associated therewith and having consumer entity-customized content related to an
offering for one or more financial products or services, or related to the associated
consumer entity;

communicating [a prepared reply to clients selected from the plurality of clients] said replies to consumer entities who sent the responses;

receiving one or more follow up responses based on the [prepared] replies from a plurality of [clients] consumer entities; and

automatically [by computer] preparing and communicating one or more follow up replies to at least some of said follow up responses, [using the decision information,] said follow up replies being customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or [analysis indicates] it is determined that no follow up reply is needed.

39. (Amended) The [system] method of Claim 38, wherein each communication, response from each communication, and reply to each response is labeled [with a tag] to link each communication to its response, and each reply to its response.
40. (Amended) The [system] method of Claim [38] 39, wherein the [tag] label is machine readable.
41. (Amended) The [system] method of Claim 38, wherein [the] each communication[s each are] is based on at least one of variable information about [the client] a consumer entity to whom [they are] each is respectively addressed and variable information about a product or service offering.
42. (Amended) The [system] method of Claim 38, wherein [the] communications each contain] each communication contains at least one of variable information about the [client] consumer entity to whom [they are] it is addressed, and variable information about a product or service offering.
43. (Amended) A [system] method for individualized statement marketing,

comprising:

[using a programmed computer to select] selecting from among a plurality of [clients] consumer entities [in an accessible database] those [clients] consumer entities suitable for receiving a particular type of financial product or service offering;

automatically preparing [an offer of a variant of the particular type of product offering] communications comprising offerings for said particular type of financial product or service or variant thereof to said selected [clients] consumer entities [using the computer programmed with decision information, the offer comprising variable information];

communicating [the offer on a statement directed to the client] said communications to said selected consumer entities;

receiving responses to said communications from [a plurality of selected clients] at least some of said selected consumer entities [who received statements];

automatically preparing replies to at least some of the responses [using the computer, after the responses are input for computer access], each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

communicating [replies to respective clients] said replies to associated consumer entities.

44. (Amended) The [system] method of Claim 43, further comprising:

receiving follow up responses to prepared replies from respective [clients] consumer entities;

automatically preparing follow up replies to follow up responses using [the] a programmed computer; and

communicating the follow up replies to respective [clients] consumer entities.

45. (Amended) The [system] method of Claim 44, further comprising:

continuing a cycle of receiving follow up response, preparing follow up replies and communicating follow up replies, until no further follow up reply is

needed, or no follow up response is received.

46. (Amended) The [system] method of Claim 45, wherein each communication, and reply to a particular client, and response from the particular [client] consumer entity comprises a machine-readable label.
47. (Amended) A [system] method for automatically preparing [appropriate] customized replies to responses to communications to a plurality of [clients] consumer entities, [the system] comprising:
[a computer programmed to generate communications to a plurality of clients, the communications comprising variable information, and the communications customized for clients based on decision information programmed in the computer, the communications incorporated into a host communication;]
receiving responses to communications from a [proportion of the] plurality of [clients] consumer entities, said communications including offerings for one or more financial products or services;
preparing [a reply specific to a response received, for a plurality of responses, using decision information programmed in the computer] replies to at least some of said responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and
communicating [a prepared reply to clients selected from the plurality of clients] said replies to consumer entities who sent the responses.
48. (Amended) The [system] method of Claim 47, wherein [the] each reply is incorporated into a host communication.
49. (Amended) A system for automatically preparing [communications and appropriate] replies to responses to [the] communications to [a plurality of clients] one or more consumer entities, the system comprising:
[a computer programmed to generate communications to a plurality of clients, the communications comprising variable information including a non purchase

response option, and the communications customized for clients based on decision information programmed in the computer;

incorporating the communications into host vehicles to form a combined communication;]

means for receiving one or more responses to communications from [a proportion of the plurality of clients] one or more consumer entities, said communications comprising offerings for one or more financial products or services;

means for preparing [a reply specific to a response received, for a plurality of responses, using decision information programmed into the computer] one or more replies to at least some of said responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

means for communicating [a prepared reply to clients selected from the plurality of clients] said replies to associated consumer entities [who sent responses].

50. (Amended) The system of Claim 49, wherein [the] each reply [comprises a reply incorporated] is incorporated into a host vehicle to form a combined communication.